

What is CHAMPVA?

CHAMPVA (the Civilian Health and Medical Program of the Department of Veterans Affairs) is a federal health benefits program administered by the Department of Veterans Affairs. CHAMPVA is a Fee for Service (indemnity plan) program. CHAMPVA provides reimbursement for most medical expenses – inpatient, outpatient, mental health, prescription medication, skilled nursing care, and durable medical equipment (DME). There is a very limited adjunct dental benefit that requires pre-authorization.

How does CHAMPVA relate to CHAMPUS/TRICARE?

CHAMPVA bases its benefit structure on the CHAMPUS/TRICARE Standard option. There are no other ties between the programs. CHAMPVA is administered by the Department of Veterans Affairs Health Administration Center in Denver, Colorado and is for family members of 100% permanently and totally disabled veterans (not retired).

CHAMPUS/TRICARE is administered by the Department of Defense through regional contracts and is for active duty family members and retired military personnel and their family members.

CHAMPVA ***is not*** affiliated with these regional contractors: TRIWest Healthcare Alliance, Humana Military Healthcare Services, Foundation Health Federal Services, Sierra Military Health Services Inc. and Anthem Alliance. CHAMPVA does not have a preferred provider or HMO option like TRICARE, it is solely a fee-for-service plan. Bottom line -- CHAMPVA is NOT CHAMPUS/TRICARE!

What is the relationship between CFL and MEDICARE?

Both are Federal benefits programs. CFL is always the last payer after the

Is pre-authorization required for services?

The *only* pre-authorization requirements for CHAMPVA are for: organ and bone marrow transplants, hospice, dental care, DME with a purchase or rental price of more than \$300 and most mental health or substance abuse services.

Additionally, some payments are made based on specific clinical guidelines. Two common examples are breast reduction and weight reduction surgical procedures. The CHAMPVA Handbook has details.

Are approvals for referrals to specialists or for diagnostic tests needed?

No -- except for the services that require preauthorization mentioned above.

What kind of case management and utilization review is performed?

Clinical claims reviews are performed for a variety of medical services including: DME utilization; mental health/substance abuse services; physical, occupational and speech therapy; home health; hospice; skilled nursing; rehabilitation, and utilization of controlled substances.

How do I find a CHAMPVA provider?

CHAMPVA does not have a network of providers. You have many choices in selecting a provider, but be sure that the provider is properly licensed in your state and is not on the MEDICARE exclusion list (ask the receptionist at the provider's office if the provider is on the MEDICARE exclusion list).

- You can contact your local medical society and ask for a referral.
- Check with trusted friends, neighbors and co-workers.
- Contact a TRICARE Service Center and ask them for the list of providers that are TRICARE approved. If you use this list, be sure to ask the provider if they will accept CHAMPVA. Just because they accept TRICARE does not mean they will accept CHAMPVA.
- Check the TRICARE web site at www.tricare.osd.mil and select Provider Directory in the pulldown menu. Then select TRICARE Standard Provider Directory and do a search in your area. Again, be sure to ask the provider if they will accept CHAMPVA. Just because they accept TRICARE does not mean they will accept CHAMPVA.
- If there is a VA medical facility in your area, check with them to see if they participate in the CHAMPVA In-house Treatment Initiative (CITI – pronounced c-i-t-y) program. If they do, then whatever CHAMPVA services they may offer (and it differs for every VA medical facility), you can obtain without a co-pay. Beneficiaries with other health insurance, including an HMO, cannot use this option.

How do I find a pharmacy that accepts CHAMPVA?

- CHAMPVA does not have a network of pharmacies. You can go to any pharmacy, pay your 25% co-pay (and your annual \$50 deductible) and have them bill CHAMPVA (or you can submit a claim). The pharmacy may also have you pay 100% of the bill and you may have to submit the claim.

- You can contact Medical Matrix at 800-880-1377 and they can tell you if they have a pharmacy in your area. If they do, the pharmacy will accept CHAMPVA and you will only have to pay your 25% co-pay.
- You can check the TRICARE web site at www.tricare.osd.mil. Select PROVIDER DIRECTORY from the pull down menu and then select TRICARE STANDARD and do a search -- BE SURE to check with the pharmacy to see if they take CHAMPVA -- just because they accept TRICARE, does not ensure that they take CHAMPVA.
- If you are on maintenance medication, you can use our Meds by Mail program -- NO co-pay! To qualify, you cannot have any insurance that provides coverage for prescription medication. Contact the HAC for additional information.

Does the provider have to accept the CHAMPVA allowable rate?

Yes, under 38 CFR section 17.272(b) (3) and (4), providers must accept the CHAMPVA allowable rate and cannot balance bill even if the beneficiary is the one that files the claim.

How do I get a claim paid?

Providers should send claims directly to the CHAMPVA Program, P.O. Box 65024, Denver, CO 80206-9024. This is the ONLY address for CHAMPVA. Don't use the address that you have for CHAMPUS/TRICARE. Providers should use a HCFA 1500, UB92 or equivalent.

Beneficiaries who submit a claim, should use the CHAMPVA claim form available through the mail or from our web site at www.va.gov/hac, select CHAMPVA.

What is the impact on CHAMPVA if I have other major health insurance?

By law, CHAMPVA is always a second payor except to Medicaid or State Victims of Crime Compensation Programs and supplemental CHAMPVA policies. So always have your other insurance billed first.

What does CHAMPVA pay?

In most cases, CHAMPVA pays equivalent MEDICARE rates. CHAMPVA has a deductible (\$50/per person up to \$100 per family per calendar year) and a cost share of 25%. You should pay the 25% allowable cost share except when you have other health insurance.

If you have other health insurance, then in most cases, CHAMPVA pays the lessor of either 75% of the allowable amount or the remainder of the charges and you will normally have no cost share.

If you are covered by MEDICARE, CHAMPVA pays after MEDICARE pays. In most cases, but not all, this means that you will have no out of pocket expense.

How fast does CHAMPVA pay?


CHAMPVA normally pays 95 percent of claims within 30 days.

Are there special considerations for Ambulatory Surgery Centers?

Yes, these must be MEDICARE approved.

How does my provider or pharmacy know I am eligible for CHAMPVA?

Every CHAMPVA beneficiary has a CHAMPVA Authorization Card that looks like this (not all cards have a Plan Number or Group Number):

<p>CHAMPVA Benefit Coverage/Limitations – see the CHAMPVA Handbook for information on covered benefits and limitations.</p> <p>Preauthorization – required for the following services.</p> <ul style="list-style-type: none"> • Organ and bone marrow transplants • Hospice services • Most mental health/substance abuse services • All dental care • All durable medical equipment with a purchase or rental price of \$300 or more <p><u>Preauthorization Requests</u></p> <table> <tr> <td>Medical Services</td> <td>1-800-733-8387</td> </tr> <tr> <td>Mental Health/Substance Abuse</td> <td>1-800-424-1018</td> </tr> </table>	Medical Services	1-800-733-8387	Mental Health/Substance Abuse	1-800-424-1018	 <p>Department of Veterans Affairs Health Administration Center CHAMPVA Authorization Card Box 65024, Denver CO 80206-9024</p>		
	Medical Services	1-800-733-8387					
	Mental Health/Substance Abuse	1-800-424-1018					
	<p>Name</p>						
	<p>Case Number</p>						
<p>Subscriber:</p>		<p>Group Number:</p>					
<p>Note: Include A-Card Number on all claims and correspondence</p>							
<p>Effective Date</p>	<p>Expiration Date</p>	<p>Assistance 1-800-733-8387</p>					

VA Form 10-7959, Feb 2001 (RS)

How do I get more information?

- Check our web site at www.va.gov/hac, select CHAMPVA
- Write us at P.O. Box 65023, Denver, CO 80206-9023
- E-mail us at hac.inq@med.va.gov
- Call 1-800-733-8387, Monday-Friday from 9:00 AM - 1:30 PM and 2:30- 5:00 PM Eastern Time.